Index of Attached Exhibits

Exhibit A: Letter from Cheryl Tama Oblander to Morris Minuskin (March 10, 2008)

Exhibit B: Letter from Morris Minuskin to Cheryl Tama Oblander (March 12, 2008)

EXHIBIT A

WINSTON & STRAWN LLP

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March 10, 2008

VIA TELECOPY AND REGULAR MAIL

Morris D. Minuskin The Law Offices of Morris D. Minuskin 21 South Belmont, Unit 1 Arlington Heights, Illinois 60044

Re:

Wiltse v. DFS, et al., Case No. 07 CV 7073

Dear Mr. Minuskin:

In accordance with our court appearance on February 19, 2008, you were required to respond in writing by March 7, 2008, regarding the dismissal of the individual defendants and Morgan Stanley. We have not received your response and you have not returned my phone call.

The date to answer or otherwise plead to the complaint was extended based on your due date of March 7, 2008. Accordingly, DFS has now been prejudiced by at least three days in preparing its responsive pleading. Accordingly, absent an immediate response from you, DFS will be forced to seek appropriate relief from the court, including its fees and costs in accordance therewith.

Very truly yours, Veryl Jama Oglandet

Cheryl Tama Oblander

CTO:ac

EXHIBIT B

THE LAW OFFICE OF MORRIS D. MINUSKIN UNIT 1 21 S. BELMONT STREET ARLINGTON HEIGHTS, ILLINOIS 60004

(847)255-8255 FAX(847)255-8950

March 12, 2008

BY: FACSIMILE TRANSMISSION (312-558-5700) & REGULAR MAIL

Ms. Cheryl Tame Oblander, Esq. Winston & Strawn 35 W. Wacker Drive Chicago, Illinois 60601

> Re: Wiltse v. Discover Financial Services, et al. Case No. 07 CV 7073

Dear Ms. Oblander:

Pursuant to court order and our telephone conversation of yesterday, this letter is to notify you, as coursel for Plaintiff, of Plaintiff's intention to dismiss the seven (7) named individuals as defendants in this matter, and, thus, not seek personal liability against them in same.

However, as to Morgan Stanley, I apologize, but I am not totally convinced as yet that Morgan Stanley should not remain as a named defendant under the statute. I intend to complete my research relative to Morgan Stanley within the next 24 hours, and will then immediately advise.

If you have any questions, please don't hesitate to contact me.

Morris D. Minuskin

ery truly yours,

MDM:ibm c.c. Mr. Douglas Wiltse